



DCA's **Division of Housing and Community Resources** is committed to building neighborhoods. Working with non-profit organizations, municipalities, private developers and the **NJ Housing and Mortgage Finance Agency (HMFA)**, the Division is responsible for grant and loan programs that promote economic and community development through housing and other support services.

Highlighted in this brochure are programs that can assist the revitalization and rehabilitation of New Jersey's downtowns and neighborhoods.

For more information about DCA's housing programs:

**Department of Community Affairs
Division of
Housing and Community Resources
P.O. Box 811
Trenton, NJ 08625-0811**

(609) 292-6140

www.nj.gov/dca/dhcr

E-mail: dhcr@dca.state.nj.us

NEW JERSEY DEPARTMENT OF
COMMUNITY AFFAIRS



James E. McGreevey
Governor



Susan Bass Levin
Commissioner

**Department of Community Affairs
Division of
Housing and Community Resources
P.O. Box 811
Trenton, NJ 08625-0811**

(609) 292-6140

www.nj.gov/dca/dhcr

E-mail: dhcr@dca.state.nj.us

November 2003

NEW JERSEY DEPARTMENT OF
COMMUNITY AFFAIRS



Department of Community Affairs - Revitalizing New Jersey's Neighborhoods



State of New Jersey
James E. McGreevey
Governor

Department of Community Affairs
Susan Bass Levin
Commissioner

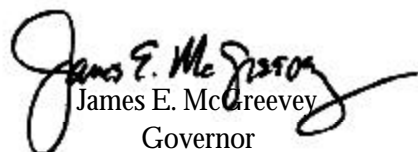
**Greetings from
Governor James E. McGreevey and
Commissioner Susan Bass Levin**

The re-development of our downtown areas is a critical aspect of New Jersey's larger effort to encourage Smart Growth development, and we want to work together to develop innovative ideas and partnerships to facilitate our shared goals.

We envision New Jersey's downtowns and neighborhoods as a link to our past and a promise for our future. Supporting that vision, the Department of Community Affairs (DCA) provides a variety of resources to revitalize and redevelop our downtown and neighborhood districts through the Division of Housing and Community Resources.

The Division offers a number of programs, some of which are highlighted here. These programs can work together - or in various combinations - to best serve a municipality's unique needs and development plans.

We encourage you to contact the Division on Housing and Community Resources to determine which programs best suit your needs. Together, we can succeed in protecting our resources and revitalizing New Jersey's neighborhoods.


James E. McGreevey
Governor


Susan Bass Levin
Commissioner

Department of Community Affairs Revitalizing New Jersey's Neighborhoods

I Balanced Housing -

Building the New and Preserving the Old

All over New Jersey, we are revitalizing our neighborhoods and downtowns, creating affordable homes for families and seniors to enjoy. Balanced Housing funds are available to municipalities to build new housing and preserve existing housing for families of low and moderate income. Developers and nonprofit organizations partner with communities to provide rental and home ownership opportunities for New Jersey's citizens.

For more information, call (609) 633-6212.

I Neighborhood Preservation Program- Energizing our Communities

Hundreds of neighborhoods and downtowns have participated in this unique New Jersey experience designed for "threatened, but viable" communities. Our goal is to bring together residents, elected officials, nonprofit organizations and local businesses to develop and implement a comprehensive, five-year revitalization strategy. From new facades to new front porches, this program brings new energy to our communities.

For more information, call (609) 633-6285.

I Main Street New Jersey- Back to the Future

Remember when shopping meant a trip downtown and you knew the merchants by name? Our Main Street initiative makes that a reality again in small towns across the state - and soon in urban New Jersey. We provide the technical assistance so that communities can make their business districts shine. Main Street New Jersey creates a sense of place where residents can live, work and shop in the comfort of a quaint downtown.

For more information, call (609) 633-6266.

I Small Cities Community Development Block Grants - Making New Jersey Work

We know that our rural towns need help too. From renovating housing to building community centers, this program helps qualified towns provide a better life for their residents. Funds are available for economic development to create jobs and financial stability. This broad-based program targets resources where they truly make a difference.

For more information, call (609) 633-6278.

I At Home Downtown - Where Everything's Waiting For You

Once upon a time, you could rent an apartment above the local café. Now, thanks to the HMFA's reduced-rate loan program, this can happen again. Shops on the first floor provide opportunities for apartment living above, encouraging people to enjoy the benefits of downtown living. At Home Downtown brings it all together, where everything is waiting for you.

For more information, call 800-NJ-HOUSE.

***Governor McGreevey and I are
committed to creating vitality in
New Jersey's downtowns, and we look
forward to lending our assistance to
New Jersey's cities and towns. ”***

- DCA Commissioner Susan Bass Levin